

**SYSTEMS AND METHODS FOR STAGING TRANSACTIONS,
PAYMENTS AND COLLECTIONS**

ABSTRACT OF THE DISCLOSURE

The present invention relates to systems and methods for staging transactions and facilitating payments by consumers to a lender or merchant to consummate a financial transaction and/or to maintain a financial relationship. In one embodiment, a method for accepting payments from a consumer includes receiving a promise-to-pay record from a lender (210), receiving a payment from the consumer (220), associating the payment with the promise-to-pay record (230), and sending a notice to the lender (240), with the notice having an indicator that the payment has been received.

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